

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

PAUL S NOVAK  
JUDYANN E NOVAK  
Debtor(s)

Case No. 08-34380

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/16/2008.
- 2) The plan was confirmed on 02/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/18/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/01/2013.
- 6) Number of months from filing to last payment: 50.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$207,952.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$44,650.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$44,650.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,557.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,513.81
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,070.81**

Attorney fees paid and disclosed by debtor: \$943.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	1,060.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	39,532.00	44,441.70	44,441.70	8,228.52	0.00
BANK OF AMERICA	Unsecured	25,255.00	NA	NA	0.00	0.00
CATHERINE TAPE REPORT	Unsecured	1,176.00	NA	NA	0.00	0.00
CHASE AUTO FINANCE	Secured	18,085.00	23,619.76	23,619.76	20,615.94	2,921.34
CHASE AUTO FINANCE	Unsecured	6,023.75	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	1,141.00	1,379.05	1,379.05	255.32	0.00
CITIBANK/SEARS	Unsecured	1,547.58	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	1,770.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	0.00	6,224.34	6,224.34	0.00	0.00
EAST BAY FUNDING	Unsecured	1,654.00	1,873.79	1,873.79	336.89	0.00
JPMORGAN CHASE BANK NA	Secured	190,275.96	189,868.34	191,165.84	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	NA	1,297.50	1,518.57	1,518.57	0.00
LOYOLA UNIVERSITY	Unsecured	610.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY PHYS FOUND	Unsecured	150.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY PHYSICIANS F	Unsecured	171.00	875.66	875.66	148.47	0.00
MAYO CLINIC ROCHESTER	Unsecured	NA	910.00	910.00	159.19	0.00
PHYSIOTHERAPY ASSOCIATES ELM	Unsecured	132.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	28,026.35	28,026.35	5,189.16	0.00
SEARS ROEBUCK & CO	Unsecured	13.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	910.00	NA	NA	0.00	0.00
WEST SUBURBAN HEALTH CARE	Unsecured	947.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK NAT	Unsecured	NA	1,176.68	1,176.68	205.79	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$191,165.84	\$0.00	\$0.00
Mortgage Arrearage	\$1,518.57	\$1,518.57	\$0.00
Debt Secured by Vehicle	\$23,619.76	\$20,615.94	\$2,921.34
All Other Secured	\$6,224.34	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$222,528.51</b>	<b>\$22,134.51</b>	<b>\$2,921.34</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$78,683.23</b>	<b>\$14,523.34</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,070.81</u>	
Disbursements to Creditors	<u>\$39,579.19</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$44,650.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/29/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.